# Transaction Set 264 - Mortgage Loan Default Status

Transaction set (TS) 264 is used for the submission and processing of mortgage loan default data. HUD's Single Family Default Monitoring System (SFDMS) is currently used to monitor more than 13,000 mortgagees who have been approved by HUD to finance or service FHA-insured family properties. Mortgagees are required to submit form HUD-92068A when an FHA mortgagor is 90 days delinquent. They are required to resubmit the form every 30 days until the mortgage is settled or terminated. Mortgagee Letter 96-14, Attachment #1 dated April 1996 provided a schedule for mortgagees to complete EDI implementation of Forms HUD-92068A (Monthly Delinquent Loan Report), HUD 92080 (Mortgage Record Change), and HUD-27050-A (Mortgage Insurance Termination). All trading partners were mandated to be EDI-capable by December 1997 for defaults and mortgage record changes. The mandate for claims was August 31, 1997.

This section of the Implementation Guide describes the relevant processes involved in using EDI for the collection and dissemination of single family mortgage loan default reports. Paperless default reporting has the following advantages:

- The number of times the same information is manually processed is reduced;

- With the implementation of the form generation specifications provided to mortgagees for HUD-92068A preparation, a majority of the current data errors are eliminated;

- EDI improves the communication between HUD and mortgagees and decreases the staff time required for mortgage loan default reporting;

- EDI allows HUD to provide feedback to mortgagees on default error cases electronically; and

- EDI allows mortgagees to submit corrections electronically within the same reporting cycle.

Utilizing EDI, mortgagees and servicers electronically transmit loan default data from their computers to HUD Headquarters through a VAN. The information is in a standard X12 format (TS 264). Upon receipt and acceptance of the electronic input, the loan default information is verified for completeness, and then passed to HUD's SFDMS for processing. The sender receives an acknowledgment of HUD receipt in the form of an X12 TS 997, Functional Acknowledgment.

Electronic loan default data is either moved forward in processing, or a TS 824 is communicated back to the sender requesting corrections. An 824, Application Advice, used as a request for correction will require the sender to resubmit a corrected TS 264.

Detailed step-by-step instructions are provided in the following pages for implementation of the TS 264, including mapping of the transaction set to the components of the form HUD-92068A.  The 264 is an approved X12 Draft Standard for Trial Use (DSTU).

### *Transmission Notes for Transaction Set 264*

To successfully transmit TS 264, the following items should be reviewed:

➢ Ensure that the interchange control segments information for you and your trading partners is specified as discussed in Appendix C; and

➢ Ensure that all data is in the format required by HUD's application system.

Each bullet point is discussed in the paragraphs below.

**Interchange Control Segments.**  As stated in Section III, the interchange control segments contain control information about you and your trading partner(s) and indicate the number of functional groups included in the transmission.  An interchange control header (ISA) identifies the beginning of an interchange of one or more functional groups and interchange-related control segments; whereas, an interchange control trailer (IEA) defines the end of an interchange of one or more functional groups and interchange-related control segments. Ensure that all specifications, as outlined in Appendix C, are met.

**Data format.**  HUD's application system requires specific formats for data elements within TS 264.  These format requirements include usage of parentheses and hyphens and the acceptable length for HUD's application system when it is less than the length allowed in the X12 standards.  Format requirements for individual data elements are specified in the shaded note sections of the Data Mapping Guide for TS 264, presented later in this section.

## *Business Scenarios*

A business scenario illustrates the construct of a transaction set transmission.  For the 264, it provides a simple mortgage loan default status report in EDI format.  To assist in the use of the TS 264, two business scenarios are provided.  Following the business scenario description, a table is provided for each line of the associated EDI transmission with an explanation of the content of the transmission.

## Business Scenario 1

The following is an example of a mortgage loan default status report submitted in EDI X12 format. This business case describes the submission of detailed default information for loans that are 90 or more days delinquent.

*Suntrust Mortgage, Inc.*, P.O. Box 4333, Atlanta, GA 92681-4333, is reporting on six 90-day delinquent mortgages to the U.S. Department of Housing and Urban Development (HUD) for the period ending November 30, 1992. The HUD principal servicing office, which holds Suntrust's mortgage documents, is located in Savannah, Georgia. *Suntrust* is reporting to HUD on behalf of one mortgagee with two delinquent mortgages. *Suntrust* is assigned a Mortgagee Number of 3267080039 by HUD.

*Suntrust's* contact for the mortgagee is a general contact, Mary R. Richards, who can be reached at telephone number (404) 756-4911.  The Mortgage Loan Number assigned by *Suntrust* to the first mortgage being reported on for this mortgagee is 5834143175 and the Federal Housing Administration (FHA) Case Number for the mortgage is 293145637.  The ADP code for the FHA case number is 203. The mortgagor of the first mortgage is John R. O'Donnell and his Social Security Number is 230-32-8768.  The co-mortgagor's name is Martha S. O'Donnell and her Social Security Number is 227-27-1928.  The property is occupied by the borrowers and is located at 1128 West Park Avenue, Atlanta, GA 22893.  The cause of default on this mortgage has been determined to be due to illness of the principal mortgagor.  The due date of the first mortgage payment is February 1, 1988, and the date of the oldest unpaid installment is September 1, 1992. The mortgage status for this case is being reported as 90 or more days delinquent for the first time, and the date will be reported as November 30, 1992. Neither the mortgagor nor the co-mortgagor has filed for bankruptcy.

The Mortgage Loan Number assigned by *Suntrust* to the second mortgage being reported on for the first mortgagee is 5713414385 and the FHA Case Number for the mortgage is 736541392.  The ADP code for the FHA case number is 203.  The mortgagor of the second mortgage is Pauline E. Paulsen, whose Social Security Number is 330-42-9768.  The property is occupied by the borrower and is located at 39 Finch Lane, Atlanta, GA 22893.  The cause of default on this mortgage has been determined to be due to curtailment of income.  The due date of the first mortgage payment is April 4, 1990, and the date of the oldest unpaid installment is September 16, 1992. The mortgage status for this case is being reported as 90 or more days delinquent for the first time, and the date will be reported as November 30, 1992. The mortgagor has not filed for bankruptcy.

| EDI Transmission Data | Explanation |
|---|---|
| ST*264*0001~ | **264** indicates Transaction Set 264; **0001** is the Control Number.  The segment terminator is the tilde ( ~ ). |
| BGN*00*92068A*921105*1620*ES~ | **00** indicates this is an original mortgage loan default status report for the month; **92068A** is the Reference Number, indicating this transmission contains information for HUD Form 92068-A; **921105** indicates the date is November 5, 1992; **1620** indicates the time is 4:20 p.m.; **ES** indicates Eastern Standard Time; other reference number and the transaction type code are not needed, so the remaining optional data elements were not used. |
| MIS*NC~ | **NC** indicates that there is no change in either the name or address of the Servicing Mortgagee; MIS 02, MIS 03, and MIS 04 were not sent since they are optional and no date of change is required here; the Jurisdiction Code of the Housing and Urban Development Field Office handling the Loan Servicer's default cases was not needed, so it was not used. |
| N1*LV*SUNTRUST MORTGAGE INC*62*3267080039~ | **LV** indicates that the entity sending the default status report is the Loan Servicer; **Suntrust Mortgage, Inc.** indicates the name of the Loan Servicer; **62** indicates the identification code is the Servicing Mortgagee Number; **3267080039** indicates the Mortgagee Number is 3267080039. |
|  | No additional name information was needed to be transmitted here, so N2 was not used. |
| N3*P O BOX 4333~ | **P. O. Box 4333** is the Loan Servicer's P.O. Box Number. |
| N4*ATLANTA*GA*926814333~ | **Atlanta, Georgia** is the geographical location of the Loan Servicer; **926814333** indicates the Loan Servicer's zip code is 92681-4333; the country code and specific location information were not necessary, so the remaining optional data elements were not used. |
| N1*JU*Z~ | **JU** indicates the HUD servicing office; **Z** is the letter used to indicate the HUD servicing office name; identification code and qualifier are not necessary, so the remaining optional data elements were not used. |
|  | No additional name information was needed to be transmitted here, so N2 was not used. |

| EDI Transmission Data | Explanation |
|---|---|
|  | No address information needed to be transmitted here, so N3 was not used. |
| N4*SAVANNAH*GA*314013640~ | **Savannah, Georgia** is the location of the HUD principal servicing office for the Loan Servicer; **31401-3640** is the HUD servicing office's zip code; the country code and specific location information were not necessary, so the remaining optional data elements were not used. |
|  | No administrative communications contact information needs to be transmitted here, therefore PER segment is not used. |
| LX*1~ | **1** is the assigned number for the only occurrence of the LX segment in LOOP 0200. |
|  | No other mortgagee information was needed here, therefore the N1, N2, N3, and N4 segments were not used. |
|  | No reference numbers needed to be transmitted here, therefore REF segment was not used. |
| PER*CN*RICHARDS,MARY*TE*4047564911~ | **CN** indicates that the position of the contact person for the loan servicer is General Contact; **Mary Richards** is the contact person's name; **TE** indicates that the communications number is a telephone number; **4047564911** indicates that the telephone number is (404) 756-4911; only one telephone number was provided, so the remaining optional data elements for a second communications number were not used. |
|  | No loan administration summary was needed here, therefore the QTY and AMT segments were not used. |
| DTP*174*D8*19921130~ | **174** indicates month ending date for the default status report; **D8** indicates the date is in CCYYMMDD format; **19921130** indicates the date is November 30, 1992. |
| REF*LD*5834143175~ | **LD** indicates the reference number is the Mortgage Loan Number; **5834143175** is the number; no description of the reference number was necessary, so REF 03 was not sent. |
| REF*Z8*293145637~ | **Z8** indicates the reference number is the Federal Housing Administration Case Number; **293145637** is the number; no description of the reference number was necessary, so REF 03 was not sent. |
| REF*60*203~ | **60** indicates the reference number is the ADP |

| EDI Transmission Data | Explanation |
|---|---|
|  | Code, represented in X12 code value "Account Suffix Code"; **203** is the code; no description of the code was necessary, so REF 03 was not sent. |
| N1*QP*O'DONNELL,JR*34*230328768~ | **QP** indicates the entity named on the mortgage is the Principal Borrower; **J. R. O'Donnell** is the name of the borrower; **34** indicates the identification code for the principal borrower is the Social Security Number; **230328768** indicates that the principal borrower's social security number is 230-32-8768. |
|  | No additional name, address information, geographical location, and contact number were needed for the principal borrower, therefore N2, N3, N4, and PER segments were not sent. |
| N1*QZ*O'DONNELL,MS*34*227271928~ | **QZ** indicates the other entity named on the mortgage is the Co-borrower; **M. S. O'Donnell** is the name of the co-borrower; **34** indicates the identification code for the co-borrower is the Social Security Number; **227271928** indicates that the co-borrower's social security number is 227-27-1928. |
|  | No additional name, address information, geographical location, and contact number were needed for the co-borrower, therefore N2, N3, N4, and PER segments were not sent. |
| LS*0212~ | **LS** is the loop header indicator that signals the start of 0212 loop for detail loan information, **0212** is the loop identifier code. |
| REC*03~ | **03** indicates that the property listed on the mortgage is occupied by the borrower; none of the remaining optional data elements is appropriate for this transaction. |
| N3*1128*WEST PARK AVE~ | **1128** is the property street number; **West Park Ave** is the property street name. |
| N4*ATLANTA*GA*22893~ | **Atlanta, Georgia** is the geographical location of the property; **22893** indicates the property zip code is 22893; the country code and specific location information were not necessary, so the remaining optional data elements were not used. |
| DFI*002~ | **002** was reported as the cause of default on the mortgage, indicating the default was caused by illness of the principal mortgagor; no claim type code or default occurrence information was necessary, therefore the remaining optional data elements were not used. |

| EDI Transmission Data | Explanation |
|---|---|
|  | No quantitative information was needed for the report, so QTY segment was not used. |
|  | No monetary amount is needed in the report, so the AMT segment was not used. |
|  | No interest rate information was needed in the report, so INT segment was not used. |
| SOM*42*D6*921130~ | **42** indicates that the status of the mortgage reported is 90 or more days delinquent; **D6** indicates the date in YYMMDD format; **921130** indicates the date the case is reported for the first time, which is November 30, 1992; bankruptcy has not been filed by the principal borrower or the co-borrower.  Since no bankruptcy type code or bankruptcy filing date were needed, SOM 04, SOM 05 and SOM 06 were not used.  No other related information was needed, so the remaining optional data elements were not used. |
| DTP*564*D8 *19880201~ | **564** indicates date is the Date of First Mortgage Payment; **D8** indicates the date in CCYYMMDD format; **19880201** indicates the date was February 1, 1988. |
| DTP*559*D8*19920901~ | **559** indicates date is the Date of Oldest Unpaid Installment; **D8** indicates the date is in CCYYMMDD format; **19920901** indicates the date was September 1, 1992. |
|  | No mortgagor response characteristics information was needed in this report, so the MRC segment was not used. |
|  | No message information was needed in this report, so the MSG segment was not used. |
| LE*0212~ | **LE** is the loop trailer indicator that signals the end of the 0212 loop for loan detail information. **0212** is the loop identifier code. |
| DTP*174*D8*19921130~ | **174** indicates month ending date for the default status report; **D8** indicates the date is in CCYYMMDD format; **19921130** indicates the date is November 30, 1992. |
| REF*LD*5713414385~ | **LD** indicates the reference number is the Mortgage Loan Number assigned by the mortgagee; **5713414385** is the number; no description of the reference number was necessary, so REF 03 was not sent. |
| REF*Z8*736541392~ | **Z8** indicates the reference number is the Federal Housing Administration Case Number; |

| EDI Transmission Data | Explanation |
|---|---|
|  | **736541392** is the number; no description of the reference number was necessary, so REF 03 was not sent. |
| REF*60*203~ | **60** indicates the reference number is the ADP Code, represented in X12 code value "Account Suffix Code"; **203** is the code; no description of the code was necessary, so REF 03 was not sent. |
| N1*QP*PAULSEN,PE*34*330429768~ | **QP** indicates the entity named on the mortgage is the Principal Borrower; **P. E. Paulsen** is the name of the borrower; **34** indicates the identification code for the principal borrower is the Social Security Number; **330429768** indicates that the principal borrower's social security number is 330-42-9768. |
|  | No additional name, address information, geographical location, and contact number were needed for the principal borrower, therefore N2, N3, N4, and PER segments were not sent.  Since there is no co-borrower Loop 0211 is not repeated here. |
| LS*0212~ | **LS** is the loop header indicator that signals the start of 0212 loop for detail loan information, **0212** is the loop identifier code . |
| REC*03~ | **03** indicates that the property listed on the mortgage is occupied by the borrower; none of the remaining optional data elements is appropriate for this transaction. |
| N3*39*FINCH LANE~ | **39** is the property street number; **Finch Lane** is the property street name. |
| N4*ATLANTA*GA*22893~ | **Atlanta, Georgia** is the geographical location of the property; **22893** indicates the property zip code is 22893; the country code and specific location information were not necessary, so the remaining optional data elements were not used. |
| DFI*006~ | **006** was reported as the cause of default on the mortgage, indicating the default was caused by curtailment of income; no claim type code or default occurrence information was necessary, therefore the remaining optional data elements were not used. |
|  | No quantitative information was needed for the report, so QTY segment was not used. |
|  | No monetary amount is needed in the report, so the AMT segment was not used. |

| EDI Transmission Data | Explanation |
|---|---|
|  | No interest rate information was needed in the report, so INT segment was not used. |
| SOM*42*D6*921130~ | **42** indicates that the status of the mortgage reported is 90 or more days delinquent; **D6** indicates the date in YYMMDD format; **921130** indicates the date the case is reported for the first time, which is November 30, 1992; bankruptcy has not been filed by the principal borrower. Since no bankruptcy type code or bankruptcy filing date were needed, SOM 04, SOM 05 and SOM 06 were not used. No other related information was needed, so the remaining optional data elements were not used. |
| DTP*564*D8*19900404~ | **564** indicates date is the Date of First Mortgage Payment; **D8** indicates the date in CCYYMMDD format; **19900404** indicates the date was April 4, 1990. |
| DTP*559*D8*19920916~ | **559** indicates date is the Date of Oldest Unpaid Installment; **D8** indicates the date is in CCYYMMDD format; **19920916** indicates the date was September 16, 1992. |
|  | No mortgagor response characteristics information was needed in this report, so the MRC segment was not used. |
|  | No message information was needed in this report, so the MSG segment was not used. |
| LE*0212~ | **LE** is the loop trailer indicator that signals the end of the 0212 loop for loan detail information. **0212** is the loop identifier code. |
|  | No loan administration summary information was needed in this report, so the QTY and AMT segments were not used. |
| SE*40*0001~ | **40** indicates the number of segments transmitted in this Transaction Set; **0001** is the Transaction Set Control Number. |

## Business Scenario 2

The following is an example of a mortgage loan default status report submitted in EDI format. This business case details the resubmission of corrected and verified detailed default information for loans that are 90 or more days delinquent.

The *New Home Savings Bank*, recently moved to a new office site at 6158 Cobblestone Lane, Friendship, MD 21792-4404, is reporting on three 90-day delinquent mortgages to the U.S. Department of Housing and Urban Development (HUD) for the period ending November 30, 1992. *New Home Savings Bank* owns and services its own mortgage loans, the HUD principal servicing office which *New Home* reports to is located in the same city as *New Home*. The contact person for *New Home Savings Bank* is a general contact, Reeba M. Lipps, who can be reached at the telephone number (301) 556-7926. *New Home* is assigned a Mortgagee Number of 1143264000 by the Department of Housing and Urban Development.

The Mortgage Loan Number, assigned by *New Home Savings Bank* on the first mortgage being reported is 1212392577 and the Federal Housing Administration (FHA) Case Number for the mortgage is 371041022. The ADP code for that FHA case number is 486. The mortgagor is Aida D. Abebe and her Social Security Number is 436-00-5124. There is no other mortgagor recorded for this loan. The property is occupied by the borrower and is located at 3233 Waterman Road, Cambridge, MD 20038-5327. The cause of default has been reported to be the excessive obligation of the principal mortgagor. The due date of the first mortgage payment is November 1, 1982, and the date of the oldest unpaid installment is July 1, 1992. The status for this mortgage loan indicates that foreclosure started on November 16, 1992. The mortgagor has filed for Chapter 11 bankruptcy on September 13, 1992.

The Mortgage Loan Number assigned by *New Home* to the second mortgage being reported is 8518647584 and the FHA Case Number is 251599967. The ADP code for the FHA Case Number is 486. The mortgagor is Anne P. Loew and her Social Security Number is 229-45-5621. The property is occupied by the borrower and is located at 6851 Hood Lane, Easton, MD 20037-5734. The cause of the default has been determined to be due to marital difficulties. The due date of the first mortgage payment is March 12, 1990 and the date of the oldest unpaid installment is September 23, 1992. The mortgage status for this case is being reported as 90 or more days delinquent for the first time, and the date will be reported as November 30, 1992. The mortgagor has not filed for bankruptcy.

The Mortgage Loan Number assigned by *New Home* to the third mortgage being reported is 7563217564 and the FHA Case Number is 321456987. The ADP code for the FHA Case Number is 486. The mortgagor is Wayne C. Pudd and his Social Security Number is 227-02-9874. The property is located at 4321 Sea Drive, Salisbury, MD 20043-3212. The cause of the default has been determined to be due to illness of the mortgagor's family member. The due date of the first mortgage payment is November 19, 1989 and the date of the oldest unpaid installment is September 26, 1992. The mortgage status for this case is being reported as 90 or more days delinquent for the first time, and the date will be reported as November 30, 1992. The mortgagor has not filed for bankruptcy.

| EDI Transmission Data | Explanation |
|---|---|
| ST*264*0002~ | **264** indicates Transaction Set 264; **0002** is the Control Number. The segment terminator is the tilde ( ~ ). |
| BGN*41*92068A*921130*0900*ES~ | **41** indicates this is a corrected and verified mortgage loan default status report; **92068A** is the Reference Number, indicating this transmission contains information for HUD Form 92068-A; **921130** indicates the date is November 30, 1992; **0900** indicates the time is 9:00 a.m.; **ES** indicates Eastern Standard Time; other reference number and the transaction type code are not needed, therefore the remaining optional data elements were not used. |
| MIS*AS~ | **AS** indicates that there is an address change in the address of the Servicing Mortgagee; MIS 02, MIS 03, and MIS 04 were not sent since they are optional and no date of change is required here; the Jurisdiction Code of the Housing and Urban Development Field Office handling the Loan Servicer's default cases was not needed, so it was not used. |
| N1*LV*NEW HOME SAVINGS BANK*62*1143264000~ | **LV** indicates that the entity sending the default status report is the Mortgage Company; **New Home Savings Bank** is the Mortgage Company; **62** indicates that the code is the Servicing Mortgagee Number; **1143264000** indicates the code is 1143264000. |
|  | No additional name information was needed, so N2 was not used. |
| N3*6158 COBBLESTONE LANE~ | **6158 Cobblestone Lane** is the Loan Servicer's street address. |
| N4*FRIENDSHIP*MD*217924404~ | **Friendship, Maryland** is the geographical location of the Loan Servicer; **21792-4404** is the Loan Servicer's zip code; the country code and specific location information were not necessary, so the remaining optional data elements were not used. |
| N1*JU*Z~ | **JU** indicates the HUD servicing office; **Z** is the letter used to indicate the HUD servicing office name; identification code and qualifier are not necessary, so the remaining optional data elements were not used. |
|  | No additional name information was needed, so N2 segment was not used. |

| EDI Transmission Data | Explanation |
|---|---|
|  | No address information was needed, so N3 segment was not used. |
| N4*FRIENDSHIP*MD*217924404~ | **Friendship, Maryland** is the geographical location of the HUD servicing office; **21792-4404** is the HUD servicing office's zip code; the country code and specific location information were not necessary, so the remaining optional data elements were not used. |
|  | No administrative communications contact information needs to be transmitted here, therefore the PER segment is not used. |
| LX*1~ | **1** is the assigned number for the first occurrence of the LX segment in LOOP 0200. |
|  | No other mortgagee information was needed here, therefore the N1, N2, N3, and N4 segments were not used. |
|  | No reference number was needed here, therefore REF segment was not used. |
| PER*CN*LIPPS,REEBA*TE*3015567926~ | **CN** indicates that the position of the contact person for the loan servicer is General Contact; **Reeba Lipps** is the contact person's name; **TE** indicates that the communications number is a telephone number; **3015567926**  indicates that the telephone number is (301) 556-7926; only one telephone number was provided, so the remaining optional data elements for a second communications number were not used. |
|  | No loan administration summary was needed here, therefore the QTY and AMT segments were not used. |
| DTP*174*D8*19921130~ | **174** indicates month ending date for the default status report; **D8** indicates the date is in CCYYMMDD format; **19921130** indicates the date is November 30, 1992. |
| REF*LD*1212392577~ | **LD** indicates the reference number is the Mortgage Loan Number; **1212392577** is the number; no description of the reference number was necessary, so REF 03 was not sent. |
| REF*Z8*371041022~ | **Z8** indicates the reference number is the Federal Housing Administration Case Number; **371041022** is the number; no description of the reference number was necessary, so REF 03 was not sent. |
| REF*60*486~ | **60** indicates the reference number is the ADP |

| EDI Transmission Data | Explanation |
|---|---|
| | Code, represented in X12 code value "Account Suffix Code"; **486** is the code; no description of the code was necessary, so REF 03 was not sent. |
| N1*QP*ABEBE,AD*34*436005124~ | **QP** indicates the entity named on the mortgage is the Principal Borrower; **A. D. Abebe** is the name of the borrower; **34** indicates the identification code for the principal borrower is the Social Security Number; **436005124** indicates that the principal borrower's social security number is 436-00-5124. |
| | No additional name, address information, geographical location, and contact number were needed for the principal borrower, therefore N2, N3, N4, and PER segments were not sent.  Since there is no co-borrower LOOP 0211 is not repeated here. |
| LS*0212~ | **LS** is the loop header indicator that signals the start of 0212 loop for detail loan information.  **0212** is the loop identifier code. |
| REC*03~ | **03** indicates that the property listed on the mortgage is occupied by the borrower; none of the remaining optional data elements is appropriate for this transaction. |
| N3*3233*WATERMAN ROAD~ | **3233** is the property street number, **Waterman Road** is the property street name. |
| N4*CAMBRIDGE*MD*20038~ | **Cambridge, Maryland** is the geographical location of the property; **20038** indicates the property zip code is 20038; the country code and specific location information were not necessary, so the remaining optional data elements were not used. |
| DFI*006~ | **006** indicates that the cause of default on the mortgage was caused by the excessive obligation of the principal mortgagor; no claim type code or default occurrence information was necessary, therefore the remaining optional data elements were not used. |
| | No quantitative information was needed for the report, so QTY segment was not used. |
| | No monetary amount was needed in the report, so the AMT segment was not used. |
| | No interest rate information was needed in the report, so INT segment was not used. |
| SOM*43*D6*921116**2*920913~ | **43** indicates that first legal action taken to |

| EDI Transmission Data | Explanation |
|---|---|
|  | foreclosure on the property has started; **D6** indicates the date in YYMMDD format; **921116** indicates the date foreclosure has started to be November 16, 1992; the bankruptcy indicator was not used, therefore SOM04 was omitted; **2** indicates that the bankruptcy type is Chapter 11 bankruptcy; **920913** indicates that the bankruptcy filing date was September 13, 1992; no other related information was needed, so the remaining optional data elements were not used. |
| DTP*564*D8*19821101~ | **564** indicates date is the Date of First Mortgage Payment; **D8** indicates the date in CCYYMMDD format; **19821101** indicates the date was November 1, 1982. |
| DTP*559*D8*19920701~ | **559** indicates date is the Date of Oldest Unpaid Installment; **D8** indicates the date is in CCYYMMDD format; **19920701** indicates the date was July 1, 1992. |
|  | No mortgagor response characteristics information was needed in this report, so the MRC segment was not used. |
|  | No message information was needed in this report, so the MSG segment was not used. |
| LE*0212~ | **LE** is the loop trailer indicator that signals the end of 0212 loop for loan detail information, **0212** is the loop identifier code. |
| DTP*174*D8*19921130~ | **174** indicates month ending date for the default status report; **D8** indicates the date is in CCYYMMDD format; **19921130** indicates the date is November 30, 1992. |
| REF*LD*8518647584~ | **LD** indicates the reference number is the Mortgage Loan Number; **8518647584** is the number; no description of the reference number was necessary, so REF 03 was not sent. |
| REF*Z8*251599967~ | **Z8** indicates the reference number is the Federal Housing Administration Case Number; **251599967** is the number; no description of the reference number was necessary, so REF 03 was not sent. |
| REF*60*486~ | **60** indicates the reference number is the ADP Code, represented in X12 code value "Account Suffix Code"; **486** is the code; no description of the code was necessary, so REF 03 was not sent. |
| N1*QP*LOEW,AP*34*229455621~ | **QP** indicates the entity named on the mortgage is the Principal Borrower; **A. P. Loew** is the name of |

| EDI Transmission Data | Explanation |
|---|---|
| | the borrower; **34** indicates the identification code for the principal borrower is the Social Security Number; **229455621** indicates that the principal borrower's social security number is 229-45-5621. |
| | No additional name, address information, geographical location, and contact number were needed for the principal borrower, therefore N2, N3, N4, and PER segments were not sent.  Since there is no co-borrower LOOP 0211 is not repeated here. |
| LS*0212~ | **LS** is the loop header indicator that signals the start of 0212 loop for detail loan information. **0212** is the loop identifier code. |
| REC*03~ | **03** indicates that the property listed on the mortgage is occupied by the borrower; none of the remaining optional data elements is appropriate for this transaction. |
| N3*6851*HOOD LANE~ | **6851** is the property street number, **Hood Lane** is the property street name. |
| N4*EASTON*MD*20037~ | **Easton, Maryland** is the geographical location of the property; **20037** indicates the property zip code is 20037; the country code and specific location information were not necessary, so the remaining optional data elements were not used. |
| DFI*005~ | **005** indicates that the cause of default on the mortgage was caused by marital difficulties; no claim type code or default occurrence information was necessary, therefore the remaining optional data elements were not used. |
| | No quantitative information was needed for the report, so QTY segment was not used. |
| | No monetary amount was needed in the report, so the AMT segment was not used. |
| | No interest rate information was needed in the report, so INT segment was not used. |
| SOM*42*D6*921130~ | **42** indicates that the status of the mortgage reported is 90 or more days delinquent; **D6** indicates the date in YYMMDD format; **921130** indicates the date the case is reported for the first time, which is November 30, 1992; bankruptcy has not been filed by the  principal borrower. Since no bankruptcy code or bankruptcy filing date was needed, SOM04, SOM05 and SOM06 were not used.  No other related information was needed, so the remaining optional data elements |

| EDI Transmission Data | Explanation |
|---|---|
| | were not used. |
| DTP*564*D8*19900312~ | **564** indicates date is the Date of First Mortgage Payment; **D8** indicates the date in CCYYMMDD format; **19900312** indicates the date was March 12, 1990. |
| DTP*559*D8*19920923~ | **559** indicates date is the Date of Oldest Unpaid Installment; **D8** indicates the date is in CCYYMMDD format; **19920923** indicates the date was September 23, 1992. |
| | No mortgagor response characteristics information was needed in this report, so the MRC segment was not used. |
| | No message information was needed in this report, so the MSG segment was not used. |
| LE*0212~ | **LE** is the loop trailer indicator that signals the end of 0212 loop for loan detail information, **0212** is the loop identifier code. |
| DTP*174*D8*19921130~ | **174** indicates month ending date for the default status report; **D8** indicates the date is in CCYYMMDD format; **19921130** indicates the date is November 30, 1992. |
| REF*LD*7563217564~ | **LD** indicates the reference number is the Mortgage Loan Number; **7563217564** is the number; no description of the reference number was necessary, so REF 03 was not sent. |
| REF*Z8*321456987~ | **Z8** indicates the reference number is the Federal Housing Administration Case Number; **321456987** is the number; no description of the reference number was necessary, so REF 03 was not sent. |
| REF*60*486~ | **60** indicates the reference number is the ADP Code, represented in X12 code value "Account Suffix Code"; **486** is the code; no description of the code was necessary, so REF 03 was not sent. |
| N1*QP*PUDD,WC*34*227029874~ | **QP** indicates the entity named on the mortgage is the Principal Borrower; **W. C. Pudd** is the name of the borrower; **34** indicates the identification code for the principal borrower is the Social Security Number; **227029874** indicates that the principal borrower's social security number is 227-02-9874. |
| | No additional name, address information, geographical location, and contact number were needed for the principal borrower, therefore N2, |

| EDI Transmission Data | Explanation |
|---|---|
|  | N3, N4, and PER segments were not sent. Since there is no co-borrower LOOP 0211 is not repeated here. |
| LS*0212~ | **LS** is the loop header indicator that signals the start of 0212 loop for detail loan information. **0212** is the loop identifier code. |
| REC*03~ | **03** indicates that the property listed on the mortgage is occupied by the borrower; none of the remaining optional data elements is appropriate for this transaction. |
| N3*4321*SEA DRIVE~ | **4321** is the property street number, **Sea Drive** is the property street name. |
| N4*SALISBURY*MD*20043~ | **Salisbury, Maryland** is the geographical location of the property; **20043** indicates the property zip code is 20043; the country code and specific location information were not necessary, so the remaining optional data elements were not used. |
| DFI*003~ | **003** indicates that the cause of default on the mortgage was caused by illness of the mortgagor's family member; no claim type code or default occurrence information was necessary, therefore the remaining optional data elements were not used. |
|  | No quantitative information was needed for the report, so QTY segment was not used. |
|  | No monetary amount was needed in the report, so the AMT segment was not used. |
|  | No interest rate information was needed in the report, so INT segment was not used. |
| SOM*42*D6*921130~ | **42** indicates that the status of the mortgage reported is 90 or more days delinquent; **D6** indicates the date in YYMMDD format; **921130** indicates the date the case is reported for the first time, which is November 30, 1992; bankruptcy has not been filed by the principal borrower. Since no bankruptcy code or bankruptcy filing date was needed, SOM04, SOM05 and SOM06 were not used. No other related information was needed, so the remaining optional data elements were not used. |
| DTP*564*D8*19891119~ | **564** indicates date is the Date of First Mortgage Payment; **D8** indicates the date in CCYYMMDD format; **19891119** indicates the date was November 19, 1989. |

| EDI Transmission Data | Explanation |
|---|---|
| DTP*559*D8*19920926~ | **559** indicates date is the Date of Oldest Unpaid Installment; **D8** indicates the date is in CCYYMMDD format; **19920926** indicates the date was September 26, 1992. |
|  | No mortgagor response characteristics information was needed in this report, so the MRC segment was not used. |
|  | No message information was needed in this report, so the MSG segment was not used. |
| LE*0212~ | **LE** is the loop trailer indicator that signals the end of 0212 loop for loan detail information, **0212** is the loop identifier code. |
|  | No loan administration summary information was needed in this report, so the QTY and AMT segments were not used. |
| SE*53*0002~ | **53** indicates the number of segments transmitted in this Transaction Set; **0002** is the Transaction Set Control Number. |

### *Transaction Set 264 Outline*

Transaction set (TS) 264 will used by mortgage lenders to file single family mortgage loan default information with government agencies and private mortgage insurers.  The information in a standard format will allow all notifications of mortgage loan default/foreclosure status to be filed similarly, whether they be to an insurer or guarantor.  The following pages contain the 264 transaction set outline.

# 264 Mortgage Loan Default Status

<div align="right">

**Functional Group ID=MG**

</div>

## Introduction:

This Draft Standard for Trial Use contains the format and establishes the data contents of the Mortgage Loan Default Status Transaction Set (264) for use within an Electronic Data Interchange (EDI) environment. This package of information in the standard format will allow all notifications of mortgage loan default/foreclosure status to be filed similarly, whether they be to an insurer or guarantor. The transaction set can be used to initiate two types of monthly reports (monthly and quarterly) that will facilitate monitoring of delinquent mortgage loans. This transaction set is expected to be used by mortgage lenders to submit advance notification of delinquent mortgage loans that could potentially result in foreclosure activity leading to the collection of a third-party guarantee/insurance benefit. This standard can be used by mortgage lenders to file default status reports with both government agencies and private mortgage insurers.

## Heading:

|  | Pos. No. | Seg. ID | Name | Req. Des. | Max.Use | Loop Repeat | Notes and Comments |
|---|---|---|---|---|---|---|---|
| Must Use | 010 | ST | Transaction Set Header | M | 1 | | |
| Must Use | 020 | BGN | Beginning Segment | M | 1 | | n1 |
| | 030 | MIS | Mortgagee Information Status | O | 1 | | n2 |
| | | | LOOP ID - 0100 | | | 2 | |
| Must Use | 040 | N1 | Name | M | 1 | | n3 |
| Not Used | 050 | N2 | Additional Name Information | O | 1 | | |
| | 060 | N3 | Address Information | O | 1 | | |
| | 070 | N4 | Geographic Location | O | 2 | | n4 |
| Not Used | 080 | PER | Administrative Communications Contact | O | 2 | | |

## Detail:

|  | Pos. No. | Seg. ID | Name | Req. Des. | Max.Use | Loop Repeat | Notes and Comments |
|---|---|---|---|---|---|---|---|
| | | | LOOP ID - 0200 | | | >1 | |
| Must Use | 010 | LX | Assigned Number | M | 1 | | n5 |
| Not Used | 020 | N1 | Name | O | 1 | | |
| Not Used | 030 | N2 | Additional Name Information | O | 1 | | |
| Not Used | 040 | N3 | Address Information | O | 1 | | |
| Not Used | 050 | N4 | Geographic Location | O | 1 | | |
| | 060 | REF | Reference Numbers | O | 2 | | |
| Must Use | 070 | PER | Administrative Communications Contact | M | 2 | | |
| | 080 | QTY | Quantity | O | 2 | | |
| Not Used | | | | | | | |

| | Pos. | Seg. | Name | Req. Des. | Max.Use | Notes and Comments |
|---|---|---|---|---|---|---|
| Not Used | 090 | AMT | Monetary Amount | O | 1 | |
| | | | **LOOP ID - 0210** | | >1 | |
| Must Use | 100 | DTP | Date or Time or Period | M | 1 | n6 |
| Must Use | 110 | REF | Reference Numbers | M | 10 | n7 |
| | | | **LOOP ID - 0211** | | >1 | |
| Must Use | 120 | N1 | Name | M | 1 | n8 |
| Not Used | 130 | N2 | Additional Name Information | O | 1 | |
| Not Used | 140 | N3 | Address Information | O | 1 | n9 |
| Not Used | 150 | N4 | Geographic Location | O | 1 | |
| Not Used | 160 | PER | Administrative Communications Contact | O | 2 | |
| | 170 | LS | Loop Header | O | 1 | |
| | | | **LOOP ID - 0212** | | 1 | |
| | 180 | REC | Real Estate Condition | O | 1 | n10 |
| | 190 | N3 | Address Information | O | 1 | n11 |
| | 200 | N4 | Geographic Location | O | 1 | |
| | 210 | DFI | Default Information | O | 1 | n12 |
| Not Used | 220 | QTY | Quantity | O | 1 | |
| | 230 | AMT | Monetary Amount | O | 10 | |
| Not Used | 240 | INT | Interest | O | 1 | |
| | 250 | SOM | Status of Mortgage | O | 1 | |
| | 260 | DTP | Date or Time or Period | O | 14 | |
| | 270 | MRC | Mortgagor Response Characteristics | O | 2 | |
| Not Used | 280 | MSG | Message Text | O | 11 | n13 |
| | 290 | LE | Loop Trailer | O | 1 | |

## Summary:

| | Pos. No. | Seg. ID | Name | Req. Des. | Max.Use | Loop Repeat | Notes and Comments |
|---|---|---|---|---|---|---|---|
| Not Used | 010 | QTY | Quantity | O | 2 | | n14 |
| Not Used | 020 | AMT | Monetary Amount | O | 1 | | |
| Must Use | 030 | SE | Transaction Set Trailer | M | 1 | | |

## Transaction Set Notes

**1.** The BGN segment indicates whether the set is a corrected and verified or an advance notification transmission.

**2.** The MIS segment provides information on the name and address change of the sending party.

**3.** Loop 0100 identifies the sending and or the receiving parties.

**4.** N4 may also contain the geographical location of the sender's principal servicing office, if any.

**5.** Each iteration of loop 0200 is used to provide mortgagee information associated with a specific group of mortgages.

**6.** Loop 0210 is used to provide detail loan default information on a specific mortgage loan. The DTP segment contains the reporting date of loan defaults.

**7.**   The REF segment provides the associated reference numbers for a specific mortgage loan.

**8.**   Loop 0211 provides information on the mortgagor, or the property owner, or the investor.

**9.**   The N3 and N4 segments contain the address information for the property.

**10.**  Loop 0212 contains detail loan default and foreclosure information on a specific mortgage loan.
The REC segment provides information on the real estate condition of the property. REC04 and REC05 provide information on damage and number of living units on the property and are not used in transaction set 264.

**11.**  The N3 and N4 segments provide the address information for the property.

**12.**  The DFI, QTY, AMT, INT, SOM, DTP and MRC segments provide detail default information on the mortgage loan.

**13.**  The MSG segment provides loan detail remarks or comments.

**14.**  QTY and AMT provide loan administration summaries for all mortgages reported in Table 2.

### *Data Mapping Guide*

The following data mapping guide for TS 264 is based on version 003032 of TS 264, as defined by X12 standard.  It has been modified to accommodate the 8-digit dates required for year 2000 data.  The guide presents essential information for each of the segments and the constituent data elements.

**Data Mapping Guide**
**Transaction Set 264**
**Mortgage Loan Default Status**

| | |
|---|---|
| **Segment:** | **ST** **Transaction Set Header** |
| **Position:** | 010 |
| **Loop:** | |
| **Level:** | Heading |
| **Usage:** | Mandatory |
| **Max Use:** | 1 |
| **Purpose:** | To indicate the start of a transaction set and to assign a control number |
| **Syntax Notes:** | |
| **Semantic Notes:** | 1    The transaction set identifier (ST01) is used by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 810 selects the Invoice Transaction Set). |
| **Comments:** | |
| **Notes:** | The ST segment is required each time a Transaction Set is sent. |

**Data Element Summary**

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| **Must Use** | **ST01** | **143** | **Transaction Set Identifier Code** | **M   ID 3/3** |
| | | | Code uniquely identifying a Transaction Set | |
| | | | 264          X12.285 Mortgage Loan Default Status | |
| **Must Use** | **ST02** | **329** | **Transaction Set Control Number** | **M   AN 4/9** |
| | | | Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set | |
| | | | The ST segment is required each time a Transaction Set is sent. | |

| | | | |
|---|---|---|---|
| **Segment:** | **BGN** Beginning Segment | | |
| **Position:** | 020 | | |
| **Loop:** | | | |
| **Level:** | Heading | | |
| **Usage:** | Mandatory | | |
| **Max Use:** | 1 | | |
| **Purpose:** | To indicate the beginning of a transaction set | | |
| **Syntax Notes:** | **1** | If BGN05 is present, then BGN04 is required. | |
| **Semantic Notes:** | **1** | BGN02 is the transaction set reference number. | |
| | **2** | BGN03 is the transaction set date. | |
| | **3** | BGN04 is the transaction set time. | |
| | **4** | BGN06 is the transaction set reference number of a previously sent transaction affected by the current transaction. | |
| **Comments:** | **1** | BGN05 is the transaction set time qualifier. | |
| **Notes:** | The BGN segment is required each time a Transaction Set is sent. | | |

### Data Element Summary

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| **Must Use** | **BGN01** | **353** | **Transaction Set Purpose Code** | **M  ID 2/2** |

Code identifying purpose of transaction set

Mortgagees will send code "00" to identify the first transmission of any default report in each reporting cycle.  HUD will convert "00" to an internal "N" type transmission for processing. Mortgagees will send code "41" to identify "resubmit" reports after receiving a TS 824 advice from HUD, OR when resubmitting a corrected transaction to replace a transaction with errors before receiving a TS 824 advice. Code "41" will be converted by HUD to an internal "R" type transmission for processing.

    00          Original
    41          Corrected and Verified

| | | | | |
|---|---|---|---|---|
| **Must Use** | **BGN02** | **127** | **Reference Number** | **M  AN 1/30** |

Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.

NOTE:  Mortgagees will use "92068A" to indicate information sent in this transaction set is taken from HUD Form 92068-A.

| | | | | |
|---|---|---|---|---|
| **Must Use** | **BGN03** | **373** | **Date** | **M  DT 6/6** |

Date (YYMMDD)

| | | | | |
|---|---|---|---|---|
| | **BGN04** | **337** | **Time** | **X  TM 4/8** |

Time expressed in 24-hour clock time as follows: HHMM, or

HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)

|  | **BGN05** | **623** | **Time Code** | **O** | **ID 2/2** |

Code identifying the time. In accordance with International Standards Organization standard 8601, time can be specified by a + or - and an indication in hours in relation to Universal Time Coordinate (UTC) time; since + is a restricted character, + and - are substituted by P and M in the codes that follow

| CD | Central Daylight Time |
|----|----|
| CS | Central Standard Time |
| CT | Central Time |
| ED | Eastern Daylight Time |
| ES | Eastern Standard Time |
| ET | Eastern Time |
| MD | Mountain Daylight Time |
| MS | Mountain Standard Time |
| MT | Mountain Time |
| PD | Pacific Daylight Time |
| PS | Pacific Standard Time |
| PT | Pacific Time |

|  | **BGN06** | **127** | **Reference Number** | **O** | **AN 1/30** |

Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.

| **Not Used** | **BGN07** | **640** | **Transaction Type Code** | **O** | **ID 2/2** |

Code specifying the type of transaction
Refer to 003032 Data Element Dictionary for acceptable code values.

| **Not Used** | **BGN08** | **306** | **Action Code** | **O** | **ID 1/2** |

Code indicating type of action
Refer to 003032 Data Element Dictionary for acceptable code values.

| | | |
|---|---|---|
| **Segment:** | **MIS** Mortgagee Information Status | |
| **Position:** | 030 | |
| **Loop:** | | |
| **Level:** | Heading | |
| **Usage:** | Optional | |
| **Max Use:** | 1 | |
| **Purpose:** | To provide status indicating change in name, address, or name and address of the holding mortgagee or the servicing mortgagee | |
| **Syntax Notes:** | | |
| **Semantic Notes:** | **1** MIS01 defines the type of change in mortgagee information. For example, "NH" indicates a change in name for the holding mortgagee. | |
| | **2** MIS02 through MIS04 provide the date associated with the change, if any. | |
| | **3** MIS05 identifies the jurisdiction of the regional servicing office. | |
| **Comments:** | | |
| **Notes:** | MIS provides information on the name and address change of the reporting party, who is always the Servicing mortgagee. | |

### Data Element Summary

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| **Must Use** | **MIS01** | 197 | **Mortgagee Information Status Code** | **M  ID 2/2** |
| | | | Code indicating mortgagee name and address information status | |
| | | | 92068-A Block No. 5. Mortgagee Status | |
| | | | AS          Servicing Mortgagee Address Change | |
| | | | BS          Servicing Mortgagee Name and Address Change | |
| | | | NC          No Change | |
| | | | NS          Servicing Mortgagee Name Change | |
| **Not Used** | **MIS02** | 374 | **Date/Time Qualifier** | **O  ID 3/3** |
| | | | Code specifying type of date or time, or both date and time. Refer to 003032 Data Element Dictionary for acceptable code values. | |
| **Not Used** | **MIS03** | 1250 | **Date Time Period Format Qualifier** | **O  ID 2/3** |
| | | | Code indicating the date format, time format, or date and time format. Refer to 003032 Data Element Dictionary for acceptable code values. | |
| **Not Used** | **MIS04** | 1251 | **Date Time Period** | **O  AN 1/35** |
| | | | Expression of a date, a time, or range of dates, times or dates and times | |

**Not    MIS05    348    Jurisdiction Code                               O   ID 3/3
Used**

Code indicating the jurisdiction of the regional servicing office
Reserved for Future Use.

| | |
|---|---|
| **Segment:** | **N1** Name |
| **Position:** | 040 |
| **Loop:** | 0100        Mandatory |
| **Level:** | Heading |
| **Usage:** | Mandatory |
| **Max Use:** | 1 |
| **Purpose:** | To identify a party by type of organization, name, and code |
| **Syntax Notes:** | 1    At least one of N102 or N103 is required. |
| | 2    If either N103 or N104 is present, then the other is required. |
| **Semantic Notes:** | |
| **Comments:** | 1    This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party. |
| | 2    N105 and N106 further define the type of entity in N101. |
| **Notes:** | N1 begins Loop 0100. For the first iteration of this loop, N1 contains the name of the reporting party, who is always the Servicing Mortgagee, and the 10 digit HUD-assigned Mortgagee number. |
| | For the second iteration of Loop 0100, N1 provides the identifier "Principal Servicing Office" (Z) that is defined in N4 in position 070. |

### Data Element Summary

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| **Must Use** | **N101** | **98** | **Entity Identifier Code** | **M   ID 2/2** |
| | | | Code identifying an organizational entity, a physical location, or an individual | |
| | | | 92068-A Block No. 1. Name of Mortgagee or Submitting Organization | |
| | | | For the first iteration of Loop 0100, use code LV to identify the mortgagee. | |
| | | | For the second iteration of Loop 0100, use code JU to indicate HUD servicing office. | |
| | | |     JU            Jurisdiction | |
| | | |     LV            Loan Servicer | |
| | **N102** | **93** | **Name** | **X   AN 1/35** |
| | | | Free-form name | |
| | | | 92068-A Block No. 4. [M] Principal HUD Servicing Office | |
| | | | For the first iteration of Loop 0100, use the following format: Maximum 30 AN characters, left justified. | |
| | | | For the second iteration of Loop 0100, send "Z". | |
| | **N103** | **66** | **Identification Code Qualifier** | **X   ID 1/2** |
| | | | Code designating the system/method of code structure used for Identification Code (67) | |

|  |  |  |  |  |
|---|---|---|---|---|
| | | | 92068-A Block No. 7. [M] Mortgagee Number | |
| | | | 62          Servicing Mortgagee Number | |
| | **N104** | **67** | **Identification Code** | **X   AN 2/17** |
| | | | Code identifying a party or other code | |
| | | | Format:  Maximum 10 AN characters, left justified. Include hyphens, if used. | |
| **Not Used** | **N105** | **706** | **Entity Relationship Code** | **O   ID 2/2** |
| | | | Code describing entity relationship | |
| | | | Refer to 003032 Data Element Dictionary for acceptable code values. | |
| **Not Used** | **N106** | **98** | **Entity Identifier Code** | **O   ID 2/2** |
| | | | Code identifying an organizational entity, a physical location, or an individual | |
| | | | Refer to 003032 Data Element Dictionary for acceptable code values. | |

---

**Electronic Data Interchange**

| | |
|---|---|
| **Segment:** | **N3** **Address Information** |
| **Position:** | 060 |
| **Loop:** | 0100          Mandatory |
| **Level:** | Heading |
| **Usage:** | Optional |
| **Max Use:** | 1 |
| **Purpose:** | To specify the location of the named party |
| **Syntax Notes:** | |
| **Semantic Notes:** | |
| **Comments:** | |
| **Notes:** | This segment is used only in the first iteration of Loop 0100. |

**Data Element Summary**

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| **Must Use** | **N301** | **166** | **Address Information** | **M   AN 1/35** |
| | | | Address information | |
| | | | 92068-A Block No. 2a. Mortgagee Street Address | |
| | | | Format:  Maximum 30 AN characters, left justified. | |
| **Not Used** | **N302** | **166** | **Address Information** | **O   AN 1/35** |
| | | | Address information | |

| | |
|---|---|
| **Segment:** | **N4** Geographic Location |
| **Position:** | 070 |
| **Loop:** | 0100          Mandatory |
| **Level:** | Heading |
| **Usage:** | Optional |
| **Max Use:** | 2 |
| **Purpose:** | To specify the geographic place of the named party |
| **Syntax Notes:** | **1**  At least one of N401 or N405 is required. |
| | **2**  If either N405 or N406 is present, then the other is required. |
| **Semantic Notes:** | |
| **Comments:** | **1**  A combination of either N401 through N404, or N405 and N406 may be adequate to specify a location. |
| | **2**  N402 is required only if city name (N401) is in the USA or Canada. |
| **Notes:** | This segment is used in both iterations of Loop 0100. |
| | Mortgagee will send data items 2b, 2c, and 2d in N4 segment for the first iteration of Loop 0100. |
| | For the second iteration of 0100 loop, items 4a, 4b, 4c will be transmitted. |

### Data Element Summary

| Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|
| **N401** | 19 | **City Name** | **X   AN 2/30** |
| | | Free-form text for city name | |
| | | 92068-A Block No. 2b. [M] Mortgagee Address: City Format:  Maximum 19 AN characters, left justified. | |
| **N402** | 156 | **State or Province Code** | **O   ID 2/2** |
| | | Code (Standard State/Province) as defined by appropriate government agency | |
| | | 92068-A Block No. 2c. [M] Mortgagee Address: State Format:  Always 2 AN characters. 92068-A Block No. 4b. [M] Principal HUD Servicing Office: State Format:  Always 2 AN characters. | |
| **N403** | 116 | **Postal Code** | **O   ID 3/9** |
| | | Code defining international postal zone code excluding punctuation and blanks (zip code for United States) | |
| | | 92068-A Block No. 2d. [M] Mortgagee Address: Zip Code 92068-A Block No. 4c. [M] Principal HUD Servicing Office: Zip Code Format:  Maximum 9 AN characters, left justified. | |
| Not Used | **N404** | 26 | **Country Code** | **O   ID 2/3** |
| | | Code identifying the country | |
| Not Used | **N405** | 309 | **Location Qualifier** | **X   ID 1/2** |

Code identifying type of location
Refer to 003032 Data Element Dictionary for acceptable code
values.

**Not** **N406** **310** **Location Identifier**                    **X   AN 1/25**
**Used**

Code which identifies a specific location

|  |  |  |
|---|---|---|
| **Segment:** | **LX** Assigned Number | |
| **Position:** | 010 | |
| **Loop:** | 0200 | Mandatory |
| **Level:** | Detail | |
| **Usage:** | Mandatory | |
| **Max Use:** | 1 | |
| **Purpose:** | To reference a line number in a transaction set | |
| **Syntax Notes:** | | |
| **Semantic Notes:** | | |
| **Comments:** | | |
| **Notes:** | The LX segment is used in Transaction Set 264 to group mortgagee information. | |

## Data Element Summary

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| **Must Use** | **LX01** | **554** | **Assigned Number** | **M   N0 1/6** |

Number assigned for differentiation within a transaction set
NOTE: LX01 is assigned by the sender to indicate the number of the iteration of the LX loop sent.  For HUD, only ONE iteration of the LX loop can be used per transaction set, so LX01 will always show the number 1.

**Segment:**    **REF** Reference Numbers
**Position:**    060
**Loop:**    0200     Mandatory
**Level:**    Detail
**Usage:**    Optional
**Max Use:**    2
**Purpose:**    To specify identifying numbers.
**Syntax Notes:**    **1**    At least one of REF02 or REF03 is required.
**Semantic Notes:**
**Comments:**


**Data Element Summary**

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| **Must Use** | **REF01** | **128** | **Reference Number Qualifier** | **M ID 2/2** |

Code qualifying the Reference Number.
   ZZ          Mutually Defined

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| | **REF02** | **127** | **Reference Number** | **X AN 1/30** |

Reference number or identification number as defined for a
particular Transaction Set, or as specified by the Reference
Number Qualifier.

Mortgagees will send code "$" to request unconditional group
level TS 824 response; leave blank or send code "!" for group
level TS 824 response of fatal error ONLY.
If using "$" or "!", that character should NEVER be used as an
element or segment delimiter.
Application Value List:
   ! Fatal Error
   $ Unconditional Error

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| | **REF03** | **352** | **Description** | **X AN 1/80** |

A free-form description to clarify the related data elements and
their content

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**Electronic Data Interchange**

|  | **Segment:** | **PER** Administrative Communications Contact |
|---|---|---|
|  | **Position:** | 070 |
|  | **Loop:** | 0200      Mandatory |
|  | **Level:** | Detail |
|  | **Usage:** | Mandatory |
|  | **Max Use:** | 2 |
|  | **Purpose:** | To identify a person or office to whom administrative communications should be directed |
|  | **Syntax Notes:** | **1**  If either PER03 or PER04 is present, then the other is required. |
|  |  | **2**  If either PER05 or PER06 is present, then the other is required. |
|  | **Semantic Notes:** |  |
|  | **Comments:** |  |

### Data Element Summary

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| Must Use | PER01 | 366 | **Contact Function Code** | M  ID 2/2 |
| | | | Code identifying the major duty or responsibility of the person or group named | |
| | | | CN          General Contact | |
| | PER02 | 93 | **Name** | O  AN 1/35 |
| | | | Free-form name | |
| | | | 92068-A Block No. 3a. Last Name of Contact Person. 92068-A Block No. 3b. First Name of Contact Person. Format: Maximum 31 AN characters for entire name. 20 characters maximum for last name. Use 1 character for a comma (,) as delimiter. Remaining 10 characters for first name. Last names with fewer than 20 characters are left justified and separated from the first name with a comma (,). Truncate all names over maximum lengths. | |
| | PER03 | 365 | **Communication Number Qualifier** | X  ID 2/2 |
| | | | Code identifying the type of communication number | |
| | | | 92068-A Block No. 3c. [M] Contact Person Phone (including area code). | |
| | | | TE          Telephone | |
| | PER04 | 364 | **Communication Number** | X  AN 1/80 |
| | | | Complete communications number including country or area code when applicable | |
| | | | Format: Always 10 characters. First 3 characters for area code and remaining 7 characters for telephone number. No hyphens or parenthesis. | |
| Not Used | PER05 | 365 | **Communication Number Qualifier** | X  ID 2/2 |

---

Code identifying the type of communication number
Refer to 003032 Data Element Dictionary for acceptable code values.

**Not Used**          **PER06**          **364**          **Communication Number**          **X   AN 1/80**

Complete communications number including country or area code when applicable

|  |  |
|---|---|
| **Segment:** | **DTP** Date or Time or Period |
| **Position:** | 100 |
| **Loop:** | 0210          Mandatory |
| **Level:** | Detail |
| **Usage:** | Mandatory |
| **Max Use:** | 1 |
| **Purpose:** | To specify any or all of a date, a time, or a time period |
| **Syntax Notes:** | |
| **Semantic Notes:** | **1**   DTP02 is the date or time or period format that will appear in DTP03. |
| **Comments:** | |
| **Notes:** | The DTP segment provides the month ending date for the default status report. It begins Loop 0210, which contains mortgage loan case specific information. |

### Data Element Summary

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| **Must Use** | **DTP01** | **374** | **Date/Time Qualifier** | **M   ID 3/3** |
| | | | Code specifying type of date or time, or both date and time 92068-A Block No. 6. Period Ending Date. | |
| | | | 174              Month Ending | |
| **Must Use** | **DTP02** | **1250** | **Date Time Period Format Qualifier** | **M   ID 2/3** |
| | | | Code indicating the date format, time format, or date and time format | |
| | | | D8              Date Expressed in Format CCYYMMDD | |
| **Must Use** | **DTP03** | **1251** | **Date Time Period** | **M   AN 1/35** |
| | | | Expression of a date, a time, or range of dates, times or dates and times | |

**Segment:** **REF** **Reference Numbers**
**Position:** 110
**Loop:** 0210          Mandatory
**Level:** Detail
**Usage:** Mandatory
**Max Use:** 10
**Purpose:** To specify identifying numbers.
**Syntax Notes:** 1   At least one of REF02 or REF03 is required.
**Semantic Notes:**
**Comments:**

### Data Element Summary

| Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|
| **Must Use** **REF01** | **128** | **Reference Number Qualifier** | **M   ID 2/2** |

Code qualifying the Reference Number.

92068-A Block No. 8. Mortgage Loan Number.
92068-A Block No. 9. FHA Case Number.
92068-A Block No. 10. ADP Code

|    |    |    |
|---|---|---|
| 60 | Account Suffix Code | |
| LD | Loan Number | |
| Z8 | Federal Housing Administration Case Number | |

The unique loan number assigned by the Federal Housing Administration (FHA) to each FHA loan

| **REF02** | **127** | **Reference Number** | **X   AN 1/30** |
|---|---|---|---|

Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.

Format:  Mortgage Loan No. Maximum 20 AN characters. Left justified. Include hyphens, if used.
Format:  FHA Case Number Maximum 10 AN characters. Left justified. Do not include hyphen.
Format: ADP Code Always 3 AN characters.

| **REF03** | **352** | **Description** | **X   AN 1/80** |
|---|---|---|---|

A free-form description to clarify the related data elements and their content

Mortgagees will send code "$" to request unconditional case level TS 824 response; leave blank or send code "!" for case level TS 824 response of fatal error ONLY.  If  the "!" was used for the group level response in the REF02 (loop 0200), do not use the "$" in this position.
If using "$" or "!", that character should NEVER be used as an

element or segment delimiter.

Application Value List:

   ! Fatal Error

   $  Unconditional Error

| | |
|---|---|
| **Segment:** | **N1** Name |
| **Position:** | 120 |
| **Loop:** | 0211    Mandatory |
| **Level:** | Detail |
| **Usage:** | Mandatory |
| **Max Use:** | 1 |
| **Purpose:** | To identify a party by type of organization, name, and code |
| **Syntax Notes:** | **1**  At least one of N102 or N103 is required. |
| | **2**  If either N103 or N104 is present, then the other is required. |
| **Semantic Notes:** | |
| **Comments:** | **1**  This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party. |
| | **2**  N105 and N106 further define the type of entity in N101. |
| **Notes:** | The N1 segment is used in each iteration of Loop 0211 to provide the name and Social Security Number of the mortgagor. Loop 0211 will be repeated to accommodate information for the principal mortgagor and the co-mortgagor (if any). |

## Data Element Summary

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| **Must Use** | **N101** | **98** | **Entity Identifier Code** | **M  ID 2/2** |
| | | | Code identifying an organizational entity, a physical location, or an individual | |
| | | | 92068-A Block No. 11a,b. Name of Mortgagor | |
| | | | 92068-A Block No. 12a,b. [O] Name of Co-mortgagor. | |
| | | | QP          Principal Borrower | |
| | | | QZ          Co-borrower | |
| | **N102** | **93** | **Name** | **X  AN 1/35** |
| | | | Free-form name | |
| | | | Maximum 23 AN characters for entire name. 20 characters maximum for last name. Use 1 character for a comma (,) as delimiter. Remaining 2 characters used for First Name initial, followed by the Middle Name initial. Last names with fewer than 20 characters are left justified and separated from the initials with a comma (,). Truncate all names over 20 characters, such as the name of an organization or a trust. For example, Trust for Steven A. Smith should be sent as Smith, SA. | |
| | **N103** | **66** | **Identification Code Qualifier** | **X  ID 1/2** |
| | | | Code designating the system/method of code structure used for Identification Code (67) | |
| | | | 92068-A Block No. 11c. [M] Mortgagor SSN | |

|  |  |  |  |  |  |
|---|---|---|---|---|---|
|  |  |  | 92068-A Block No. 12c. [O] Co-mortgagor SSN | | |
|  |  |  | 34          Social Security Number | | |
|  | **N104** | **67** | **Identification Code** | **X** | **AN 2/17** |
|  |  |  | Code identifying a party or other code | | |
|  |  |  | Format:  Always 9 AN characters, left justified. No hyphens. | | |
| Not Used | **N105** | **706** | **Entity Relationship Code** | **O** | **ID 2/2** |
|  |  |  | Code describing entity relationship<br>Refer to 003032 Data Element Dictionary for acceptable code values. | | |
| Not Used | **N106** | **98** | **Entity Identifier Code** | **O** | **ID 2/2** |
|  |  |  | Code identifying an organizational entity, a physical location, or an individual<br>Refer to 003032 Data Element Dictionary for acceptable code values. | | |

**Electronic Data Interchange**

|  |  |  |
|---|---|---|
| **Segment:** | **LS** Loop Header | |
| **Position:** | 170 | |
| **Loop:** | 0210 | Mandatory |
| **Level:** | Detail | |
| **Usage:** | Optional | |
| **Max Use:** | 1 | |
| **Purpose:** | To indicate that the next segment begins a loop | |
| **Syntax Notes:** | | |
| **Semantic Notes:** | 1 | One loop may be nested contained within another loop, provided the inner nested loop terminates before the outer loop. When specified by the standard setting body as mandatory, this segment in combination with "LE", must be used. It is not to be used if not specifically set forth for use. The loop identifier in the loop header and trailer must be identical. The value for the identifier is the loop ID of the required loop segment. The loop ID number is given on the transaction set diagram in the appropriate ASC X12 version/release. |
| **Comments:** | 1 | See Figures Appendix for an explanation of the use of the LS and LE segments. |
| **Notes:** | | The LS segment, when used, requires the segment immediately following it and the LE segment in position 290 to be sent. |

### Data Element Summary

| | **Ref. Des.** | **Data Element** | **Name** | **Attributes** |
|---|---|---|---|---|
| **Must Use** | **LS01** | **447** | **Loop Identifier Code** | **M   AN 1/4** |

The loop ID number given on the transaction set diagram is the value for this data element in segments LS and LE

NOTE:  LS01, the Loop Identifier Code, shall always have a value of 0212 to indicate the next segment begins Loop 0212. The corresponding LE01 in the LE segment, shall have an identical value of 0212 to indicate the segment immediately preceding it completes Loop 0212.

|  |  |  |
|---|---|---|
| **Segment:** | **REC** Real Estate Condition | |
| **Position:** | 180 | |
| **Loop:** | 0212 | Optional |
| **Level:** | Detail | |
| **Usage:** | Optional | |
| **Max Use:** | 1 | |
| **Purpose:** | To indicate the condition of real estate property | |

**Syntax Notes:**

**Semantic Notes:**

1  REC01 specifies the occupancy status of the real estate property.

2  REC03 indicates specified damage types such as fire, flood, earthquake, etc.

3  REC04 indicates whether there was other (nonsurchargeable) damage; i.e., damage which may not be added to the lender's claim for mortgage insurance benefits. A ``Y" indicates there was, an ``N" indicates there was not.

4  REC05 indicates the number of living units.

**Comments:**

### Data Element Summary

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| Must Use | REC01 | 689 | Occupancy Code | M ID 2/2 |

Code specifying occupancy status of real estate property

NOTE:  Send the 2-character X12 code.  It will be mapped to the correct HUD Form 92068-A Occupancy Status Code as shown below.

92068-A Block No. 17. Occupancy Status

  1  Occupied by the borrower ( send 03).

  2  Occupied by a renter (send 04).

  3  Known to be vacant (send 01).

  4  Adverse occupant (send 05).

  5  Unable to determine occupancy status (send 06)..

| | |
|---|---|
| 01 | Vacant |
| 03 | Borrower Occupied |
| 04 | Tenant Occupied |
| 05 | Adverse Occupied |
| | The property is occupied by unauthorized person(s), with or without the knowledge of the mortgagor |
| 06 | Unknown |

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| Not Used | REC02 | 726 | Real Estate Property Condition Code | O ID 2/2 |

Code identifying property condition

Refer to 003032 Data Element Dictionary for acceptable code values.

| Not Used | REC03 | 448 | **Property Damage Code** | **O** | **ID 1/2** |

Code identifying the damage to property
Refer to 003032 Data Element Dictionary for acceptable code values.

| Not Used | REC04 | 1073 | **Yes/No Condition or Response Code** | **O** | **ID 1/1** |

Code indicating a Yes or No condition or response
Refer to 003032 Data Element Dictionary for acceptable code values.

| Not Used | REC05 | 380 | **Quantity** | **O** | **R 1/15** |

Numeric value of quantity

|                  |                                                    |
|------------------|----------------------------------------------------|
| **Segment:**     | **N3** **Address Information**                      |
| **Position:**    | 190                                                |
| **Loop:**        | 0212      Optional                                 |
| **Level:**       | Detail                                             |
| **Usage:**       | Optional                                           |
| **Max Use:**     | 1                                                  |
| **Purpose:**     | To specify the location of the named party         |
| **Syntax Notes:**|                                                    |
| **Semantic Notes:**|                                                  |
| **Comments:**    |                                                    |

### Data Element Summary

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| **Must Use** | **N301** | **166** | **Address Information** | **M   AN 1/35** |
| | | | Address information | |
| | | | 92068-A Block No. 13a. Property Street Number.  Mortgagee without a street number should provide a "NONE." Format:  Maximum 5 AN characters, left justified. | |
| | **N302** | **166** | **Address Information** | **O   AN 1/35** |
| | | | Address information | |
| | | | 92068-A Block No. 13b. Property Street Name. Format:  Maximum 14 AN characters, left justified. | |

|            |                                           |
|------------|-------------------------------------------|
| **Segment:** | **N4** **Geographic Location** |
| **Position:** | 200 |
| **Loop:** | 0212    Optional |
| **Level:** | Detail |
| **Usage:** | Optional |
| **Max Use:** | 1 |
| **Purpose:** | To specify the geographic place of the named party |
| **Syntax Notes:** | 1   At least one of N401 or N405 is required. |
|  | 2   If either N405 or N406 is present, then the other is required. |
| **Semantic Notes:** | |
| **Comments:** | 1   A combination of either N401 through N404, or N405 and N406 may be adequate to specify a location. |
|  | 2   N402 is required only if city name (N401) is in the USA or Canada. |

### Data Element Summary

| Ref. Des. | Data Element | Name | Attributes |
|-----------|--------------|------|------------|
| **N401** | 19 | **City Name** | **X   AN 2/30** |
|  |  | Free-form text for city name | |
|  |  | 92068-A Block No. 13c. [M] Property City Name. Format:  Maximum 18 AN characters, left justified. | |
| **N402** | 156 | **State or Province Code** | **O   ID 2/2** |
|  |  | Code (Standard State/Province) as defined by appropriate government agency | |
|  |  | 92068-A Block No. 13d. [M] Property State Name Format:  Always 2 AN characters. | |
| **N403** | 116 | **Postal Code** | **O   ID 3/9** |
|  |  | Code defining international postal zone code excluding punctuation and blanks (zip code for United States) | |
|  |  | 92068-A Block No. 13e. [M] Property Zip Code Format:  Always 5 AN characters. | |
| Not Used   **N404** | 26 | **Country Code** | **O   ID 2/3** |
|  |  | Code identifying the country | |
| Not Used   **N405** | 309 | **Location Qualifier** | **X   ID 1/2** |
|  |  | Code identifying type of location Refer to 003032 Data Element Dictionary for acceptable code values. | |
| Not Used   **N406** | 310 | **Location Identifier** | **X   AN 1/25** |
|  |  | Code which identifies a specific location | |

| | | |
|---|---|---|
| **Segment:** | **DFI** Default Information | |
| **Position:** | 210 | |
| **Loop:** | 0212      Optional | |
| **Level:** | Detail | |
| **Usage:** | Optional | |
| **Max Use:** | 1 | |
| **Purpose:** | To specify mortgage loan default information | |
| **Syntax Notes:** | | |
| **Semantic Notes:** | **1** | DFI01 indicates code specifying the reason for default status. |
| | **2** | DFI02 indicates code specifying type of claim. |
| | **3** | DFI03 indicates whether default resulted in a direct conveyance. A ``Y" indicates that it did; an ``N" indicates that it did not. |
| | **4** | DFI04 indicates whether this is the first payment in default. A ``Y" indicates that it is; an ``N" indicates that it is not. |
| **Comments:** | | |

### Data Element Summary

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| **Must Use** | **DFI01** | **641** | **Status Reason Code** | **M   ID 3/3** |

Code indicating the status reason

92068-A Block No. 20. Cause of Default

001  Death of principal mortgagor
002  Illness of principal mortgagor
003  Illness of mortgagor's family member
004  Death of mortgagor's family member
005  Marital difficulties
006  Curtailment of income (Reduction of income of a borrower)
007  Excessive obligations--Same income, including habitual nonpayment of debts
008  Abandonment of property
009  Distant employment transfer
010  Neighborhood problem
011  Property problem
012  Inability to sell property
013  Inability to rent property
014  Military service
015  Other
019  Casualty Loss

| | |
|---|---|
| 001 | Death of Principal Mortgagor |
| 002 | Illness of Principal Mortgagor |
| 003 | Illness of Mortgagor's Family Member |
| 004 | Death of Mortgagor's Family Member |

|  | 005 | Marital Difficulties |
|  | 006 | Curtailment of Income |
|  |  | The reduction of income of a borrower |
|  | 007 | Excessive Obligations - Same Income, |
|  |  | Including Habitual Nonpayment of Debts |
|  | 008 | Abandonment of Property |
|  | 009 | Distant Employment Transfer |
|  | 010 | Neighborhood Problem |
|  | 011 | Property Problem |
|  | 012 | Inability to Sell Property |
|  | 013 | Inability to Rent Property |
|  | 014 | Military Service |
|  | 015 | Default Detail |
|  |  | Default reasons which are specified and |
|  |  | detailed in a textual note |
|  | 019 | Casualty Loss |

| Not Used | DFI02 | 1032 | **Claim Filing Indicator Code** | **O** | **ID 1/2** |

Code identifying type of claim
Refer to 003032 Data Element Dictionary for acceptable code values.

| Not Used | DFI03 | 1073 | **Yes/No Condition or Response Code** | **O** | **ID 1/1** |

Code indicating a Yes or No condition or response
Refer to 003032 Data Element Dictionary for acceptable code values.

| Not Used | DFI04 | 1073 | **Yes/No Condition or Response Code** | **O** | **ID 1/1** |

Code indicating a Yes or No condition or response
Refer to 003032 Data Element Dictionary for acceptable code values.

**Segment:**    $\text{AMT}$ **Monetary Amount**
**Position:**    230
**Loop:**    0212        Optional
**Level:**    Detail
**Usage:**    Optional
**Max Use:**    10
**Purpose:**    To indicate the total monetary amount
**Syntax Notes:**
**Semantic Notes:**
**Comments:**

**Data Element Summary**

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| Must Use | AMT01 | 522 | **Amount Qualifier Code** | **M  ID 1/2** |
| | | | Code to qualify amount | |
| | | | 92068-A Block No. 19. Unpaid Balance. | |
| | | | UB              Unpaid Principal Balance | |
| Must Use | AMT02 | 782 | **Monetary Amount** | **M  R 1/15** |
| | | | Monetary amount | |
| | | | Format:  Maximum 6 numeric digits, right justified. NO Decimals. INTEGERS ONLY. | |

**Segment:** **SOM** Status of Mortgage
**Position:** 250
**Loop:** 0212    Optional
**Level:** Detail
**Usage:** Optional
**Max Use:** 1
**Purpose:** To provide information on the status of a mortgage and the date actions were taken regarding the loan and the property
**Syntax Notes:**
1  If either SOM05 or SOM06 is present, then the other is required.
2  If either SOM09 or SOM10 is present, then the other is required.
3  If either SOM12 or SOM13 is present, then the other is required.
**Semantic Notes:**
1  SOM01 indicates the status of a mortgage. For example, "01" indicates the mortgage is delinquent.
2  SOM02 and SOM03 indicate the date of the action taken towards the mortgage.
3  SOM04 indicates if bankruptcy has been filed by the mortgagor or the co-mortgagor. A "Y" indicates that bankruptcy has been filed; an "N" indicates that it has not been filed.
4  SOM05 indicates the type of bankruptcy that was filed. For example, "2" indicates Chapter 11 bankruptcy has been filed by the principal mortgagor or the co-mortgagor.
5  SOM06 provides the bankruptcy filing date.
6  SOM07 indicates if a forbearance plan has been accepted. A "Y" indicates that a forbearance plan has been accepted; an "N" indicates that is has not been accepted.
7  SOM08 and SOM11 indicate the preforeclosure status of the mortgage. For example, "15" indicates a preforeclosure acceptance plan was available, and "16" indicates it was not available.
    If SOM08 is "Y" then SOM11 is required.
8  SOM09 through SOM10 and SOM12 through SOM13 provide the dates of the preforeclosure status in SOM08 and SOM11.
**Comments:**
**Notes:** The SOM segment provides the status of the mortgage loan and the actions taken towards the loan.

### Data Element Summary

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| Must Use | SOM01 | 1307 | **Loan Status Code** | M  ID 1/2 |

Code indicating the loan status
92068-A Block No. 16a. Mortgage Status
**Use the following codes to report active accounts:**
(42)  90 or More Days Delinquent
(9)  Forbearance provided and payments reduced or suspended

(12) Minimum of full regular mortgage payments required
(19) Paid to Less Than 90 Days Delinquent
(26) Refinance delinquent account
(28) Modify existing mortgage
(32) Forbearance offered as provided in the Soldiers and Sailors Act
(10) Partial Claim Eligibility
(39) Preclaim Enrolled
(41) Submission of subsequent Partial Claim to HUD
(15) Accepted into the Pre-foreclosure Sale Program
(44) Deed-in-Lieu Started
(43) Foreclosure Started
(68) First Legal Action to Commence Foreclosure
(45) Foreclosure Completed
(47) Deed-in-Lieu Completed
(24) Government Seized Property, no further Reporting Required
(34) Natural Disaster
**Use the following codes to report delinquency cures:**
(13) Paid in Full
(20) Reinstated by Mortgagor Who Retains Ownership
(21) Reinstated by Assumptor
(22) Servicing Transferred or Sold to Another Mortgagee
(25) Cancel
(30) Third Party Sale
**Use the following to report closure of the accounts:**
(17) Preforeclosure Sale Completed
(46) Property Conveyed to HUD
(48) Claim Without Conveyance of Title
(49) Assignment Completed

|   |   |   |
|---|---|---|
| 9 | Forbearance | |
| | Status assigned during the temporary suspension of loan payments, granted at the discretion of the lender, according to federal regulations | |
| 10 | Preclaim | |
| | Status assigned while attempts are being made to encourage the borrower to resume loan payments | |
| 12 | Repayment | |
| | Status assigned during period in which the borrower must make regular installment payments on a loan | |
| 13 | Paid in Full | |
| | Status assigned when the principal and interest balances are reduced to zero through payments other than an claim payment | |
| 15 | Preforeclosure Acceptance Plan Available | |

|  |  | 17 | Preforeclosure Sale Closing Plan Accepted |
|--|--|----|-------------------------------------------|
|  |  | 19 | Partial reinstatement |
|  |  | 20 | Reinstated by Mortgagor Who Retains Ownership |
|  |  | 21 | Reinstated by Assumptor |
|  |  | 22 | Servicing Transferred or Sold to Another Mortgagee |
|  |  | 24 | Drug Seizure |
|  |  | 25 | Cancel |
|  |  | 26 | Refinance |
|  |  | 28 | Modification |
|  |  | 30 | Third Party Sale |
|  |  | 32 | Military Indulgence |
|  |  | 34 | Natural Disaster |
|  |  | 39 | Preclaim - Enrolled |
|  |  | 41 | Supplemental Preclaim |
|  |  | 42 | Delinquent |
|  |  | 43 | Foreclosure Started |
|  |  | 44 | Deed-in-Lieu Started |
|  |  | 45 | Foreclosure Completed |
|  |  | 46 | Property Conveyed to Insurer |
|  |  | 47 | Deed-in-Lieu Completed |
|  |  | 48 | Claims without Conveyance of Title |
|  |  | 49 | Assignment Completed |
|  |  | 68 | First Legal Action to Commence Foreclosure |

**Must Use**   **SOM02**   **1250**   **Date Time Period Format Qualifier**          **M   ID 2/3**

Code indicating the date format, time format, or date and time format

    D8            Date Expressed in Format CCYYMMDD

**Must Use**   **SOM03**   **1251**   **Date Time Period**          **M   AN 1/35**

Expression of a date, a time, or range of dates, times or dates and times

92068-A Block No. 16.b Mortgage Status Date

**Not Used**   **SOM04**   **1073**   **Yes/No Condition or Response Code**          **O   ID 1/1**

Code indicating a Yes or No condition or response
Refer to 003032 Data Element Dictionary for acceptable code values.

          **SOM05**   **104**   **Type of Bankruptcy Code**          **X   ID 1/1**

Code indicating list of bankruptcy types

NOTE:  If bankruptcy has been filed, SOM05 and SOM06 MUST BE SENT.

92068-A Block No. 18a. [CONDITIONAL M] Bankruptcy Status

1  Chapter 07

2  Chapter 11

3  Chapter 12

|  |  |  |  |  |  |
|---|---|---|---|---|---|
| | | | 4  Chapter 13 | | |
| | | | 1            Chapter 07 | | |
| | | | 2            Chapter 11 | | |
| | | | 3            Chapter 12 | | |
| | | | Reorganization for farmers | | |
| | | | 4            Chapter 13 | | |
| | **SOM06** | **373** | **Date** | **X** | **DT 6/6** |
| | | | Date (YYMMDD) | | |
| | | | 92068-A Block No. 18b. [CONDITIONAL M] Bankruptcy Date | | |
| | | | Format: Date format YYMMDD | | |
| Not Used | **SOM07** | **1073** | **Yes/No Condition or Response Code** | **O** | **ID 1/1** |
| | | | Code indicating a Yes or No condition or response | | |
| | | | SOM07 through SOM13: Reserved for Future Use. | | |
| | | | Refer to 003032 Data Element Dictionary for acceptable code values. | | |
| Not Used | **SOM08** | **1307** | **Loan Status Code** | **O** | **ID 1/2** |
| | | | Code indicating the loan status | | |
| | | | Refer to 003032 Data Element Dictionary for acceptable code values. | | |
| Not Used | **SOM09** | **1250** | **Date Time Period Format Qualifier** | **X** | **ID 2/3** |
| | | | Code indicating the date format, time format, or date and time format | | |
| | | | Refer to 003032 Data Element Dictionary for acceptable code values. | | |
| Not Used | **SOM10** | **1251** | **Date Time Period** | **X** | **AN 1/35** |
| | | | Expression of a date, a time, or range of dates, times or dates and times | | |
| Not Used | **SOM11** | **1307** | **Loan Status Code** | **O** | **ID 1/2** |
| | | | Code indicating the loan status | | |
| | | | Refer to 003032 Data Element Dictionary for acceptable code values. | | |
| Not Used | **SOM12** | **1250** | **Date Time Period Format Qualifier** | **X** | **ID 2/3** |
| | | | Code indicating the date format, time format, or date and time format | | |
| | | | Refer to 003032 Data Element Dictionary for acceptable code values. | | |
| Not Used | **SOM13** | **1251** | **Date Time Period** | **X** | **AN 1/35** |
| | | | Expression of a date, a time, or range of dates, times or dates and times | | |

**Segment:** **DTP** Date or Time or Period
**Position:** 260
**Loop:** 0212        Optional
**Level:** Detail
**Usage:** Optional
**Max Use:** 14
**Purpose:** To specify any or all of a date, a time, or a time period
**Syntax Notes:**
**Semantic Notes:** 1   DTP02 is the date or time or period format that will appear in DTP03.
**Comments:**
**Notes:** The DTP segment provides important dates associated with each specific mortgage loan in the format CCYYMMDD.

**Data Element Summary**

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| Must Use | DTP01 | 374 | **Date/Time Qualifier** | M   ID 3/3 |

Code specifying type of date or time, or both date and time
92068-A Block No. 14. Due Date of First Payment.
92068-A Block No. 15. Oldest Unpaid Installment.

|  | 559 | Oldest Unpaid Installment |
|---|---|---|

The due date of the oldest complete mortgage payment that has not been paid

|  | 564 | Date of First Mortgage Payment |
|---|---|---|

| Must Use | DTP02 | 1250 | **Date Time Period Format Qualifier** | M   ID 2/3 |
|---|---|---|---|---|

Code indicating the date format, time format, or date and time format

|  | D8 | Date Expressed in Format CCYYMMDD |
|---|---|---|

| Must Use | DTP03 | 1251 | **Date Time Period** | M   AN 1/35 |
|---|---|---|---|---|

Expression of a date, a time, or range of dates, times or dates and times

|  | **Segment:** | **MRC** Mortgagor Response Characteristics |
|--|--|--|
|  | **Position:** | 270 |
|  | **Loop:** | 0212 Optional |
|  | **Level:** | Detail |
|  | **Usage:** | Optional |
|  | **Max Use:** | 2 |
|  | **Purpose:** | To provide information on mortgagor responses and number of contacts made with a mortgagor |

**Syntax Notes:**
1 If either MRC06 or MRC07 is present, then the other is required.
2 If either MRC08 or MRC09 is present, then the other is required.

**Semantic Notes:**
1 MRC01 indicates the person contacted, whether it is the mortgagor, or the co-mortgagor.
2 MRC02 defines the attitude of mortgagor towards repayment of the loan, or the loan default, or the delinquency.
3 MRC03, MRC06, and MRC08 define the method of contact. "F" for face-to-face, "M" for mail, and "T" for telephone contact.
4 MRC04, MRC07, and MRC09 define the quantity as the number of contacts made with a mortgagor or a co-mortgagor.
5 MRC05 indicates the date of last contact with the mortgagor.

**Comments:**

**Notes:** This Segment Is Reserved For Future Use.

## Data Element Summary

| | Ref. Des. | Data Element | Name | Attributes |
|--|--|--|--|--|
| **Must Use** | **MRC01** | **98** | **Entity Identifier Code** | **M ID 2/2** |
| | | | Code identifying an organizational entity, a physical location, or an individual<br>Refer to 003032 Data Element Dictionary for acceptable code values. | |
| **Must Use** | **MRC02** | **196** | **Mortgagor Response Code** | **M ID 1/1** |
| | | | Code indicating borrower's attitude toward mortgage default | |
| **Must Use** | **MRC03** | **1079** | **Contact Method Code** | **M ID 1/1** |
| | | | Code indicating the type of contact<br>Refer to 003032 Data Element Dictionary for acceptable code values. | |
| **Must Use** | **MRC04** | **380** | **Quantity** | **M R 1/15** |
| | | | Numeric value of quantity | |
| | MRC05 | 1251 | **Date Time Period** | **O AN 1/35** |
| | | | Expression of a date, a time, or range of dates, times or dates and times | |

**MRC06**  **1079**  **Contact Method Code**                    **X**  **ID 1/1**
Code indicating the type of contact
Refer to 003032 Data Element Dictionary for acceptable code
values.

**MRC07**  **380**  **Quantity**                              **X**  **R 1/15**
Numeric value of quantity

**MRC08**  **1079**  **Contact Method Code**                    **X**  **ID 1/1**
Code indicating the type of contact
Refer to 003032 Data Element Dictionary for acceptable code
values.

**MRC09**  **380**  **Quantity**                              **X**  **R 1/15**
Numeric value of quantity

| | |
|---|---|
| **Segment:** | **LE** Loop Trailer |
| **Position:** | 290 |
| **Loop:** | 0210      Mandatory |
| **Level:** | Detail |
| **Usage:** | Optional |
| **Max Use:** | 1 |
| **Purpose:** | To indicate that the loop immediately preceding this segment is complete |
| **Syntax Notes:** | |
| **Semantic Notes:** | 1   One loop may be nested contained within another loop, provided the inner nested loop terminates before the other loop. When specified by the standards setting body as mandatory, this segment in combination with "LS", must be used. It is not to be used if not specifically set forth for use. The loop identifier in the loop header and trailer must be identical. The value for the identifier is the loop ID of the required loop beginning segment. The loop ID number is given on the transaction set diagram in the appropriate ASC X12 version/release. |
| **Comments:** | 1   See Figures Appendix for an explanation of the use of the LE and LS segments. |
| **Notes:** | The LE segment is required when the optional LS segment in position 170 is used. |

**Data Element Summary**

| | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| **Must Use** | **LE01** | **447** | **Loop Identifier Code** | **M   AN 1/4** |

The loop ID number given on the transaction set diagram is the value for this data element in segments LS and LE

NOTE:  LE01, the Loop Identifier Code, shall always have a value of 0212 to indicate the segment immediately preceding it completes Loop 0212. The corresponding LS01 in the LS segment, shall have an identical value of 0212 to indicate the segment immediately following it begins Loop 0212.

|  |  |
|---|---|
| **Segment:** | **SE Transaction Set Trailer** |
| **Position:** | 030 |
| **Loop:** | |
| **Level:** | Summary |
| **Usage:** | Mandatory |
| **Max Use:** | 1 |
| **Purpose:** | To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments). |
| **Syntax Notes:** | |
| **Semantic Notes:** | |
| **Comments:** | **1** SE is the last segment of each transaction set. |
| **Notes:** | The SE segment is required each time a Transaction Set is sent. |

**Data Element Summary**

|  | Ref. Des. | Data Element | Name | Attributes |
|---|---|---|---|---|
| **Must Use** | **SE01** | **96** | **Number of Included Segments** | **M N0 1/10** |
| | | | Total number of segments included in a transaction set including ST and SE segments | |
| **Must Use** | **SE02** | **329** | **Transaction Set Control Number** | **M AN 4/9** |
| | | | Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set | |
| | | | NOTE: The control number is assigned and generated by the sender's translation software. It should be sequential within the functional group to aid in error recovery and research. The control number in the SE segment (SE02) must be identical to the control number in the ST segment (ST02) for each transaction. | |

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**Electronic Data Interchange**

### *Cross-Reference to X12*

A cross-reference matrix is provided to link the form HUD-92068A to the X12 transaction set 264. The matrix shows what information is needed for EDI, the associated 264 transaction set loop and segment, and the codes and data elements used for each HUD-92068A block number.

| From: HUD Form 92068A Block No. | Mandatory or Optional* | Transaction Set Area Used | | To: Transaction Set 264 | |
|---|---|---|---|---|---|
| | | Loop | Segment | Data Elements and Codes Used | |
| 1. Name of Mortgagee or Submitting Organization | M | 0100 | N1 | 98 Code: | Entity ID Code  LV Loan Servicer  JU Jurisdiction |
| 2a. Number and Street | M | 0100 | N3 | 166 | Address Information |
| 2b. City | M | 0100 | N4 | 19 | City Name |
| 2c. State | M | 0100 | N4 | 156 | State or Province Code |
| 2d. Zip code | M | 0100 | N4 | 116 | Postal Code |
| 3a. Last Name of Contact Person | M | 0200 | PER | 366  Code: 93 | Contact Function Code  CN General Contact Name |
| 3b. First Name | M | 0200 | PER | 93 | Name |
| 3c. Telephone | M | 0200 | PER | 365  Code: 364 | Communication Number Qualifier  TE Telephone Communication Number |
| 4a. Principal HUD Servicing Office, City | M | 0100 | N1  N4 | 93  Code: 19 | Name  Z HUD servicing office  City Name |
| 4b. State | M | 0100 | N4 | 156 | State of Province Code |
| 4c. Zip Code | M | 0100 | N4 | 116 | Postal Code |
| 5. Mortgagee Status | M | | MIS | 197  Code: | Mortgagee Info Status Code  NS Servicing Mortgagee Name Change **OR** AS Servicing Mortgagee |

| Cross Reference to X12 Data Elements | | | | |
|---|---|---|---|---|
| From:  HUD Form 92068A Block No. | Mandatory or Optional* | Transaction Set Area Used | | To:  Transaction Set 264 |
| | | Loop | Segment | Data Elements and Codes Used |
| | | | | Address Change **OR** BS Servicing Mortgagee Name and Address Change **OR** NC No Change |
| 6. Period Ending | M | 0210 | DTP | 374 Date/Time Qualifier<br>Code: 174 Month Ending<br>1250 Date Time Period Format Qualifier<br>Code: D8 Date Expressed in Format CCYYMMDD<br>1251 Date Time Period |
| 7. Ten-Digit Mortgagee No. Assigned by HUD | M | 0100 | N1 | 66 Identifier Code Qualifier<br>Code: 62—Servicing Mortgagee No.<br>67 Identification Code |
| 8. Mortgage Loan Number | M | 0210 | REF | 128 Reference Number Qualifier<br>Code: LD Loan Number<br>127 Reference Number |
| 9. FHA Case No. | M | 0210 | REF | 128 Reference Number Qualifier<br>Code: Z8 FHA Case Number<br>127 Reference Number |
| 10. ADP Code | M | 0210 | REF | 128 Reference Number Qualifier<br>Code: 60 Account Suffix Code<br>127 Reference Number |
| 11a. Mortgagor's Last Name | M | 0211 | N1 | 98 Entity Identifier Code<br>Code: QP Principal Borrower<br>93 Name |
| 11b. Initials | M | 0211 | N1 | 98 Entity Identifier Code<br>Code: QP Principal Borrower<br>93 Name |
| 11c. Mortgagor's SSN | M | 0211 | N1 | 66 Identification Code Qualifier<br>Code: 34 Social Security Number<br>67 Identification Code |

| Cross Reference to X12 Data Elements | | | | |
|---|---|---|---|---|
| From: HUD Form 92068A Block No. | Mandatory or Optional* | Transaction Set Area Used | | To: Transaction Set 264 |
| | | Loop | Segment | Data Elements and Codes Used |
| 12a. Co-Mortgagor's Last Name | O | 0211 | N1 | 98 Entity Identifier Code<br>Code: QZ Co-borrower<br>93 Name |
| 12b. Initials | O | 0211 | N1 | 98 Entity Identifier Code<br>Code: QZ Co-borrower<br>93 Name |
| 12c. Co-Mortgagor's SSN | O | 0211 | N1 | 66 Identification Code Qualifier<br>Code: 34 Social Security Number<br>67 Identification Code |
| 13a. Property Street No. | M | 0212 | N3 | 166 Address Information |
| 13b. Street Name | M | 0212 | N3 | 166 Address Information |
| 13c. City | M | 0212 | N4 | 19 City Name |
| 13d. State | M | 0212 | N4 | 156 State or Province Code |
| 13e. Zip Code | M | 0212 | N4 | 116 Postal Code |
| 14. Due Date 1st Pymt. | M | 0212 | DTP | 374 Date/Time Qualifier<br>Code: 564 Date of First Mortgage Payment<br>1250 Date Time Period Format Qualifier<br>1251 Date Time Period |
| 15. Date Oldest Unpaid Installment | M | 0212 | DTP | 374 Date/Time Qualifier<br>Code: 559 Oldest Unpaid Installment<br>1250 Date Time Period Format Qualifier<br>1251 Date Time Period |
| 16a. Mtgr. Status | M | 0212 | SOM | 1307 Loan Status Code<br>Code: 13 or 15 or 17 or 19-22 or 25 or 42-49 as appropriate |
| 16b. Mort. Status Date | M | 0212 | SOM | 1250 Date Time Period Format Qualifier<br>Code: D6 Date Expressed in Format YYMMDD<br>1251 Date Time Period |
| 17. Occup. Status | M | 0212 | REC | 689 Occupancy Code<br>Code: 03-06 as appropriate |
| 18a. Bankruptcy Status | O | 0212 | SOM | 104 Type of Bankruptcy |

| Cross Reference to X12 Data Elements | | | | |
|---|---|---|---|---|
| From:  HUD Form 92068A Block No. | Mandatory or Optional* | Transaction Set Area Used | | To:  Transaction Set 264 |
| | | Loop | Segment | Data Elements and Codes Used |
| | | | | Code<br>Code:    1-4 as appropriate |
| 18b. Bankruptcy Date | O | 0212 | SOM | 373    Date |
| 19. Unpaid Balance | M | 0212 | AMT | 522    Amount Qualifier Code<br>Code:    UB Unpaid Principal Balance<br>782    Monetary Amount |
| 20. Cause of Default | M | 0212 | DFI | 641    Status Reason Code<br>Code:    001 to 015, as appropriate |
| * For both HUD and X12. | | | | |

## *Adjunct Loan Default Transaction Sets*

The following transaction sets are used in electronic loan default reports processing in conjunction with TS 264.

**Transaction Set 824 — Application Advice.** This transaction set can be used to provide the ability to report the results on an application system's data content edits of transaction sets. The results of editing transaction sets can be reported at the functional group and transaction set level, in either coded or free-form format. It is designed to accommodate the business needs of reporting acceptance, rejection, or acceptance with change of any transaction set. The application advice should not be used in place of a transaction set designed as a specific response to another transaction set.

For HUD, TS 824 returns errors found during the edit of the TS 264 submission of a loan default report and indicates that the loan default report must be resubmitted to enable HUD's application to successfully process the loan default report.

**Transaction Set 997 — Functional Acknowledgment.** This transaction set can be used to define the control structures for a set of acknowledgments to indicate the results of the syntactical analysis of the electronically encoded documents. The encoded documents are the transaction sets, which are grouping in functional groups, used in defining transactions for business data interchange. This standard does not cover the semantic meaning of the information encoded in the transaction sets.

Each time a 264 or functional group arrives at HUD, the mortgagee/servicer will be informed of receipt through the use of TS 997 — Functional Acknowledgment. The mortgagee/servicer will also inform HUD of receipt of the 824 via a 997.

Complete mapping documents of TS 824 is provided on the following pages. The other adjunct transaction set relevant to TS 264 - namely TS 997 - may also be used in conjunction with other transaction sets and can be found in Appendix D.